



November 2024 Regulatory Report

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Agencies Issue 2025 Appraisal Exemption Threshold for HPMLs.

The Bureau of Consumer Financial Protection (CFPB), Board of Governors of the Federal Reserve System (FRB), and Office of the Comptroller of the Currency (OCC) (collectively, the agencies) issued a final rule to establish the 2025 exemption threshold for appraisals for higher-priced mortgage loans (HPMLs). Section 129H of the Truth in Lending Act (TILA) establishes special appraisal requirements for HPMLs in the agencies' regulations. A December 2013 rulemaking exempted transactions of \$25,000 or less and required that the loan amount be adjusted annually based on any annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the CPI-W in effect as of **06/01/2024**, the exemption threshold will increase from \$32,400 to \$33,500, effective **01/01/2025**. The final rule is effective **01/01/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-15/pdf/2024-23277.pdf>. *Federal Register*, Vol. 89, No. 199, 10/15/2024, 82931-82934.

Agencies Issue 2025 Regulation M and Z Exemption Thresholds.

- The Bureau of Consumer Financial Protection (CFPB) and Board of Governors of the Federal Reserve System (FRB) (collectively, the agencies) issued a final rule to establish the 2025 exemption threshold for consumer leases under Regulation M. The Dodd-Frank Act amended the Consumer Leasing Act (CLA) by requiring that the dollar threshold for exempt consumer leases

be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the annual percentage increase in the CPI-W as of **06/01/2024**, the exemption threshold will increase from \$69,500 to \$71,900 effective **01/01/2025**. The final rule is effective **01/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-15/pdf/2024-23276.pdf>. *Federal Register*, Vol. 89, No. 199, 10/15/2024, 82934-82938.

- The Bureau of Consumer Financial Protection (CFPB) and Board of Governors of the Federal Reserve System (FRB) (collectively, the agencies) issued a final rule to establish the 2025 exemption threshold for Regulation Z. The Dodd-Frank Act amended the Truth in Lending Act (TILA) by requiring that the dollar threshold for exempt consumer credit transactions be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Based on the annual percentage increase in the CPI-W as of **06/01/2024**, the exemption threshold will increase from \$69,500 to \$71,900 effective **01/01/2025**. The final rule is effective **01/01/2025**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-15/pdf/2024-23275.pdf>. *Federal Register*, Vol. 89, No. 199, 10/15/2024, 82938-82944.

CFPB Publishes Supervisory Highlights in Federal Register.

CFPB published its thirty-fifth edition of *Supervisory Highlights* in the *Federal Register*. The findings in the latest edition cover select examinations related to auto-finance that were generally completed from **11/01/2023**, to **08/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-18/pdf/2024-24093.pdf>.

Federal Register, Vol. 89, No. 202, 10/18/2024, 83842-83849.

CFPB Seeks Comment on Information Collections.

- CFPB seeks comment regarding an information collection titled, Consumer Leasing Act, Regulation M. Consumers rely on the disclosures required by the Consumer Leasing Act (CLA) and Regulation M for information to comparison shop among leases as well as to ascertain the true costs and terms of lease offers. Federal/State enforcement and private litigants use the records to ascertain whether accurate and complete disclosures of the cost of leases have been provided to consumers prior to consummation of the lease. The information provides the primary evidence of law violations in CLA enforcement actions brought by Federal agencies. Comments are due **11/15/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-16/pdf/2024-23827.pdf>. *Federal Register*, Vol. 89, No. 200, 10/16/2024, 83467.
- CFPB seeks comment regarding an information collection titled, Mortgage Assistance Relief Services, Regulation

O. The required disclosures under CFPB's Regulation O assist prospective purchasers of mortgage assistance relief services in making well-informed decisions and avoiding deceptive unfair acts and practices. CFPB and the Federal Trade Commission (FTC) use the information collection for enforcement purposes and to ensure compliance with the regulation. Comments are due **11/18/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-17/pdf/2024-23883.pdf>. *Federal Register*, Vol. 89, No. 201, 10/17/2024, 83671.

FRB Announces Final Approval of Information Collections.

- The Board of Governors of the Federal Reserve System (FRB) announced final approval of an information collection titled, Reporting, Recordkeeping, and Disclosure Requirements Associated with CFPB's Home Mortgage Disclosure Act (HMDA) Loan/Application Register Required by Regulation C. The information collection is used to help determine compliance with HMDA data collection. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-29/pdf/2024-25040.pdf>. *Federal Register*, Vol. 89, No. 209, 10/29/2024, 85969-85970.
- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation Z. The information collection is used to promote the

informed use of credit by consumers for personal, family, or household purposes by requiring disclosures about the terms and costs of consumer credit products, as well as ensuring that consumers are provided with timely information on the nature and costs of the residential real estate settlement process. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-29/pdf/2024-25039.pdf>. *Federal Register*, Vol. 89, No. 209, 10/29/2024, 85972.

- FRB announced final approval of an information collection titled, Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation B. Regulation B subjects creditors to various mandatory disclosure requirements, notification provisions informing applicants of action taken on credit applications, provision of appraisal reports in connection with mortgages, credit history reporting, monitoring rules, and recordkeeping requirements. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-29/pdf/2024-25044.pdf>. *Federal Register*, Vol. 89, No. 209, 10/29/2024, 85974.

FRB Seeks Comment on Information Collections.

- FRB seeks comment regarding an information collection titled, Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies. The Interagency Guidance on Sound Incentive Compensation Policies is intended to assist banking organizations in designing and

implementing incentive compensation arrangements that do not encourage imprudent risk-taking and that are consistent with the safety and soundness of the organization. The Guidance contains voluntary recordkeeping activities. Comments are due **12/30/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-29/pdf/2024-25041.pdf>. *Federal Register*, Vol. 89, No. 209, 10/29/2024, 85971-85972.

- FRB seeks comment regarding an information collection titled, Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act (BSA) Compliance. Both Regulation H and K require state member banks and Edge and agreement corporations to establish and maintain written procedures reasonably designed to ensure and monitor compliance with the provisions of BSA and its implementing regulations. Comments are due **12/31/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-29/pdf/2024-25043.pdf>. *Federal Register*, Vol. 89, No. 209, 10/29/2024, 85973-85974.

FDIC Extends Mandatory Compliance Date for Official Signs and Advertising Requirements.

The Federal Deposit Insurance Corporation (FDIC) issued a final rule to extend the mandatory compliance date for the official sign and advertising requirements under Part 328 rules. On **12/20/2023**, FDIC adopted a final rule

that, among other things, amended FDIC's sign and advertising requirements for insured depository institutions (IDIs). The amendments made by the final rule took effect on **04/01/2024**; however, full compliance with the amendments was extended to **01/01/2025**. FDIC has delayed the compliance date for the new sign and advertising requirements for IDIs in the final rule to **05/01/2025**. The delay will provide additional opportunity for IDIs to establish processes and systems, and make technological updates, necessary to implement the new regulatory requirements. The compliance date for the amendments to subpart A of 12 CFR part 328 in the final rule published in the *Federal Register* on **01/18/2024**, is delayed to **05/01/2025**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24433.pdf>.

Federal Register, Vol. 89, No. 204, 10/22/2024, 84261-84262.

FDIC Issues 2025 Designated Reserve Ratio.

FDIC announced the designated reserve ratio (DRR) for 2025. Pursuant to the Federal Deposit Insurance Act (FDI Act), FDIC has designated the DRR for the Deposit Insurance Fund shall remain at **2 percent** for 2025. FDIC published the notice as required by the FDI Act. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24438.pdf>.

Federal Register, Vol. 89, No. 204, 10/22/2024, 84349-84350.

FDIC Issues Updated List of Financial Institutions in Liquidation.

FDIC announced it has been appointed the sole receiver for the financial institutions listed in the notice. The appointment is effective as of the "date closed" indicated in the list. The list (as updated from time to time in the *Federal Register*) may be relied upon as "of record" notice that FDIC has been appointed receiver for purposes of the statement of policy published in the **07/02/1992** issue of the *Federal Register*. For further information concerning the identification of any institutions which have been placed in liquidation, please visit FDIC's website at:

www.fdic.gov/bank/individual/failed/banklist.html, or contact the Chief, Receivership Oversight at RO@fdic.gov or at Division of Resolutions and Receiverships, FDIC, 600 North Pearl Street, Suite 700, Dallas, TX 75201. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-25/pdf/2024-24850.pdf>.

Federal Register, Vol. 89, No. 207, 10/25/2024, 85212.

FDIC Extends Comment Periods for Brokered Deposit and Changes to Bank Control Act Proposals.

- On **08/23/2024**, FDIC published in the *Federal Register* a proposed rule that would revise its regulations relating to the brokered deposit restrictions that apply to less than well-capitalized insured depository institutions. The proposed rule provided for a 60-day comment period, which closed **10/22/2024**. FDIC determined that an extension of the comment period is appropriate. The extension will allow interested parties additional time to analyze the proposal and prepare comments. The comment period for

the proposed rule published at 89 FR 68244 on **08/23/2024**, has been extended to **11/21/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-11/pdf/2024-23631.pdf>. *Federal Register*, Vol. 89, No. 198, 10/11/2024, 82537-82538.

- On **08/19/2024**, FDIC published in the *Federal Register* a proposed rule that would amend its filing requirements and processing procedures for notices filed under the Change in Bank Control Act. The proposed rule provided for a 60-day comment period, which closed **10/18/2024**. FDIC determined that an extension of the comment period is appropriate. The comment period for the proposed rule published at 89 FR 67002 on **08/19/2024**, has been extended to **11/18/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-21/pdf/2024-24316.pdf>. *Federal Register*, Vol. 89, No. 203, 10/21/2024, 84108.

FDIC Seeks Comment on Information Collections.

- FDIC seeks comment regarding an information collection titled, Credit Risk Retention. The information collection request comprises of disclosure and recordkeeping requirements under the credit risk retention rule issued pursuant to section 15G of the Securities Exchange Act, as added by section 941 of the Dodd-Frank Act. Comments are due **12/20/2024**. The notice may be viewed at: [\[24259.pdf\]\(https://www.govinfo.gov/content/pkg/FR-2024-10-21/pdf/2024-24259.pdf\). *Federal Register*, Vol. 89, No. 203, 10/21/2024, 84134-84136.](https://www.govinfo.gov/content/pkg/FR-2024-10-21/pdf/2024-</div><div data-bbox=)

- FDIC seeks comment regarding several information collections titled, Recordkeeping and Confirmation Requirements for Securities Transactions, Notices of Branch Closure, Large-Bank Deposit Insurance Programs, Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions, and Minimum Requirements for Appraisal Management Companies. See the notice for more information about each collection. Comments are due **11/20/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-21/pdf/2024-24256.pdf>. *Federal Register*, Vol. 89, No. 203, 10/21/2024, 84136-84139.
- FDIC seeks comment regarding an information collection titled, FDIC National Survey of Unbanked and Underbanked Households. The survey collects information on bank account ownership, which provides a factual basis for measuring the number and percentage of households that are unbanked. The survey also collects information from unbanked households about the reasons that they do not have a bank account and their interest in having a bank account. Comments are due **12/24/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-25/pdf/2024-24911.pdf>. *Federal Register*, Vol. 89, No. 207, 11/25/2024, 85211-85212.
- FDIC seeks comment regarding several information collections titled,

Application for Consent to Exercise Trust Powers, Joint Standards for Assessing Diversity Policies and Practices, and Computer Security Incident Notification Requirements. See the notice for more information about each collection. Comments are due **01/06/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-11-05/pdf/2024-25699.pdf>. *Federal Register*, Vol. 89, No. 214, 11/05/2024, 87877-87879.

OCC Amends Enforceable Recovery Planning Guidelines for Certain Large Banks and Federal Savings Associations.

The Office of the Comptroller of the Currency (OCC) issued final guidance which amends its enforceable recovery planning guidelines to apply them to insured national banks, insured Federal savings associations, and insured Federal branches of foreign banks with average total consolidated assets of \$100 billion or more; incorporate a testing standard; and clarify the role of non-financial (including operational and strategic) risk in recovery planning. The final guidelines are effective **01/01/2025**. The final guidelines may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24402.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84255-84261.

OCC Seeks Comment on Information Collections.

- OCC seeks comment regarding an information collection titled, Appraisal Management Companies. The information collection comprises recordkeeping and disclosure

requirements under regulations as required by the Dodd-Frank Act. The information collection requirements are established in 12 CFR part 34 of OCC's codified regulations. Comments are due **12/16/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-15/pdf/2024-23781.pdf>. *Federal Register*, Vol. 89, No. 199, 10/15/2024, 83087-83088.

- OCC seeks comment regarding an information collection titled, Community Reinvestment Act Regulation (CRA). CRA requires OCC, Board of Governors of the Federal Reserve System (FRB), and Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) to assess the record of regulated financial institutions in helping to meet the credit needs of their communities, including low- and moderate-income neighborhoods, consistent with safe and sound operations. The agencies use the data collected under the CRA regulations to fulfill their statutory obligations, including the assessment of each institution's record of helping to meet the credit needs of local communities. The agencies use the data to support their conclusions regarding an institution's record of performance, in assigning a CRA rating, and in preparing the public evaluations that the statute requires. Comments are due **11/20/2024**. OCC also issued a correction to the notice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-21/pdf/2024-24194.pdf>. *Federal Register*, Vol. 89, No. 203, 10/21/2024, 84246-84248. The correction may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-25/pdf/2024-24821.pdf>. *Federal Register*, Vol. 89, No. 207, 10/25/2024, 85289.

- OCC seeks comment regarding an information collection titled, Fiduciary Activities. OCC regulates the fiduciary activities of national banks and Federal savings associations (FSAs), including the administration of collective investment funds, pursuant to 12 U.S.C. 92a and 12 U.S.C. 1464(n), respectively. OCC regulations require that national banks and FSAs document the establishment and termination of each fiduciary account and maintain adequate records as outlined in the notice. Comments are due **11/21/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24407.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84445-84447.
- OCC seeks comment regarding an information collection titled, Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Act. The Dodd-Frank Act requires certain financial companies, including national banks and federal savings associations, to conduct annual stress tests and requires the primary financial regulatory agency of the financial companies to issue regulations implementing stress test requirements. The information collection is used in connection with this requirement as explained in the

notice. Comments are due **12/30/2024**.

The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-29/pdf/2024-25037.pdf>. *Federal Register*, Vol. 89, No. 209, 10/29/2024, 86079-86081.

- OCC seek comment regarding an information collection titled, International Regulation, Part 28. The information collection includes notice and requests for exemptions as outlined in the notice. Comments are due **11/29/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-29/pdf/2024-25031.pdf>. *Federal Register*, Vol. 89, No. 209, 10/29/2024, 86081-86082.

HUD Seeks Comment on Information Collections.

- The Department of Housing and Urban Development (HUD) seeks comment regarding an information collection titled, Housing Counseling Agency Activity Reports. The purpose of the form is to collect information on the HUD-Approved Housing Counseling Agency and household activity to assist HUD in analyzing performance and program impact information. In addition, the data will help to determine whether grant applicants meet the requirements of the grant and provides a method for assignment of points for awarding grant funds on a competitive and equitable basis. Comments are due **11/21/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024->

[24409.pdf](#). *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84375.

- HUD seeks comment regarding an information collection titled, FHA-Insured Mortgage Loan Servicing of Delinquent, Default, and Foreclosure with Service Members Act. The request for information collection encompasses requirements for both Federal Housing Administration (FHA) approved mortgagees who service FHA-insured mortgages and FHA-insured mortgagors (borrowers). Information received must comply with delinquency and default servicing, foreclosure, and the Servicemembers Civil Relief Act (SCRA) requirements. The information is used in the collection efforts for non-performing FHA-insured mortgages to bring a delinquent mortgage current as quickly as possible, avoid foreclosure when feasible, and minimize losses to FHA's Mutual Mortgage Insurance Fund. Comments are due **11/25/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-25/pdf/2024-24867.pdf>. *Federal Register*, Vol. 89, No. 207, 10/25/2024, 85229-85230.
- HUD seeks comment regarding an information collection titled, Performing Loans Servicing for the Home Equity Conversion Mortgage (HECM). The information request is a comprehensive collection of requirements for mortgagees that service HECMs and HECM borrowers, who are involved with servicing-related activities. Comments are due **12/31/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-01/pdf/2024-25485.pdf>. *Federal Register*, Vol. 89, No. 212, 11/01/2024, 87394-87395.

FEMA Issues Final Rule on NFIP Installment Payment Plan.

The Federal Emergency Management Agency (FEMA) issued a final rule to allow for an installment payment plan for annual flood insurance premiums. The National Flood Insurance Program (NFIP) is a voluntary program in which interested persons can purchase flood insurance for property, if it is located in a community that participates in the NFIP by adopting and enforcing a set of minimum floodplain management requirements to reduce future flood damages. FEMA has revised NFIP regulations to offer NFIP policyholders the option of paying an annual flood insurance premium in monthly installments. The final rule is effective **12/31/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-01/pdf/2024-25213.pdf>. *Federal Register*, Vol. 89, No. 212, 11/01/2024, 87299-87370.

FEMA Adjusts Coverage Indicators.

- FEMA announced an increase to \$4.72 in the countywide per capita impact indicator under the Public Assistance program for disasters with an incident start date on or after **10/01/2024**. FEMA uses a countywide per capita indicator to evaluate the impact of the disaster at the county level. FEMA based the adjustment on an increase in the Consumer Price Index for All Urban Consumers of 2.5 percent for the 12-month period that ended in

August 2024. The adjustment applies to major disasters with an incident start date on or after **10/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24697.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84914-84915.

- FEMA adjusted the threshold for Small Project subgrants made to State, Tribal, and local governments and private nonprofit facilities for disasters declared on or after **10/01/2024** to \$1,062,900. The Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended by the Sandy Recovery Improvement Act, provides that FEMA will annually adjust the threshold for assistance provided under section 422, Simplified Procedures, relating to the Public Assistance program, to reflect changes in the Consumer Price Index for All Urban Consumers published by the Department of Labor. The adjustment applies to major disasters and emergencies declared on or after **10/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24698.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84906.
- FEMA announced an increase to \$4,000 for the minimum Project Worksheet Amount under the Public Assistance program for disasters and emergencies declared on or after **10/01/2024**. FEMA based the adjustment on an increase in the Consumer Price Index for All Urban Consumers of 2.5 percent for the 12-month period that ended in August

2024. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24699.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84907-84908.

- FEMA announced an increase to \$1.89 for the statewide per capita impact indicator under the Public Assistance program for disasters with an incident start date on or after **10/01/2024**. FEMA based the adjustment on an increase in the Consumer Price Index for All Urban Consumers of 2.5 percent for the 12-month period that ended in August 2024. The adjustment applies to major disasters with an incident start date on or after **10/01/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24696.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84912.
- FEMA announced an increase in the award amount for Serious Needs Assistance (SNA) provided under the Individuals and Households Program for emergencies and major disasters declared on or after **10/01/2024**. The award amount for SNA provided to an individual or household under section 408 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act with respect to any single emergency or major disaster is \$770. FEMA based the adjustment on an increase in the Consumer Price Index for all Urban Consumers of 2.5 percent for the 12-month period, which ended in August 2024. The adjustment applies to emergencies and major disasters declared on or after **10/01/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24701.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84922.

- FEMA announced an increase in the maximum amount for assistance under the Individuals and Households Program (IHP) for emergencies and major disasters declared on or after **10/01/2024**. The IHP financial assistance provided to an individual or household under section 408 of the Stafford Act with respect to any single emergency or major disaster is \$43,600 for housing assistance and \$43,600 for other needs assistance. In addition, the adjustment also increases the maximum amount of available coverage under any Group Flood Insurance Policy issued. FEMA bases the adjustment on an increase in the Consumer Price Index for All Urban Consumers of 2.5 percent for the 12-month period, which ended in August 2024. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24700.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84923-84924.

FEMA Issues Final Flood Hazard Determinations.

- FEMA has made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS)

reports final for communities in the states of **Kansas, Missouri, South Dakota, Tennessee, Virginia, and Washington**, as listed in the notice. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **02/14/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-21/pdf/2024-24352.pdf>. *Federal Register*, Vol. 89, No. 203, 10/21/2024, 84181-84183.

- FEMA has made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in the state of **North Carolina**, as listed in the notice. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **01/17/2025**, has been established for the FIRM and, where

applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24353.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84364-84635.

- FEMA has made flood hazard determinations, which may include additions or modifications of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in the states of **Mississippi** and **North Dakota**, as listed in the notice. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **01/31/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24351.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84369-84370.
- FEMA has made flood hazard determinations, which may include additions or modifications of Base

Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or regulatory floodways on the Flood Insurance Rate Maps (FIRMs) and where applicable, in the supporting Flood Insurance Study (FIS) reports final for communities in the states of **Minnesota**, **Mississippi**, **North Dakota**, and **South Dakota**, as listed in the notice. The FIRM and FIS report are the basis of the floodplain management measures that a community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in FEMA's National Flood Insurance Program (NFIP). The date of **03/11/2025**, has been established for the FIRM and, where applicable, the supporting FIS report showing the new or modified flood hazard information for each community. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24772.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84901-84902.

FEMA Issues Final Changes in Flood Hazard Determinations.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard \determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for

communities in the states of **Arizona, California, Indiana, Michigan, Minnesota, Nevada, Ohio, Texas,** and **Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24347.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84371-84372.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard \determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Colorado, Washington D.C., Florida, Indiana, North Carolina, South Carolina, Texas, Vermont,** and **Wyoming**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24775.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84903-84906.

- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard \determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Arizona, California, Idaho, Nevada,** and **Oregon**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-30/pdf/2024-25220.pdf>. *Federal Register*, Vol. 89, No. 210, 10/30/2024, 86344-86346.
- New or modified Base (1-percent annual chance) Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, and/or regulatory floodways (hereinafter referred to as flood hazard \determinations) as shown on the indicated Letter of Map Revision (LOMR) have been made final for communities in the states of **Florida, Indiana, Minnesota, Missouri, Nebraska, New York, Ohio, Texas,** and **Wisconsin**, as listed in the table in the notice. Each LOMR revises the Flood Insurance Rate Maps (FIRMs), and in some cases the Flood Insurance Study (FIS) reports, currently in effect for the listed communities. Each

LOMR was finalized as indicated in the table in the notice. The final notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-30/pdf/2024-25222.pdf>. *Federal Register*, Vol. 89, No. 210, 10/30/2024, 86346-86348.

FEMA Issues Notices of Changes in Flood Hazard Determinations.

- FEMA issued a notice which lists communities in the states of **Alabama, Arizona, Arkansas, Colorado, Connecticut, Florida, Georgia, Kansas, Mississippi, North Carolina, Tennessee**, and **Texas**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in which to request through the

community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes.

The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24348.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84365-84369.

- FEMA issued a notice which lists communities in the states of **Colorado, Washington D.C., Florida, Indiana, North Carolina, South Carolina, Texas, Vermont**, and **Wyoming**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local circulation, any person has 90 days in

which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24775.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84903-84906.

- FEMA issued a notice which lists communities in the states of **California, Colorado, Florida, Illinois, Indiana, Kentucky, Minnesota, Missouri, North Carolina, South Carolina, Texas, and Wisconsin**, where the addition or modification of Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or zone designations, or the regulatory floodway (hereinafter referred to as flood hazard determinations), as shown on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports is appropriate because of new scientific or technical data. The FIRM, and where applicable, portions of the FIS report, have been revised to reflect the flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with federal regulations. The flood hazard determinations will be finalized on the dates listed in the table in the notice and revise the FIRM panels and FIS report in effect prior to the determination for the listed communities. From the date of the second publication of notification of the changes in a newspaper of local

circulation, any person has 90 days in which to request through the community that the Deputy Associate Administrator for Insurance and Mitigation reconsider the changes. The flood hazard determination information may be changed during the 90-day period. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-07/pdf/2024-25877.pdf>. *Federal Register*, Vol. 89, No. 216, 11/07/2024, 88297-88300.

FEMA Issues Proposed Flood Hazard Determinations.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **California, Colorado, and North Dakota**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/21/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24350.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84363-84364.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Virginia**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/21/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24349.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84370.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Mississippi** and **Nebraska**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that

the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/22/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24776.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84908-84910.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Ohio**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/28/2025**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-30/pdf/2024-25224.pdf>. *Federal Register*, Vol. 89, No. 210, 10/30/2024, 86348-86349.
- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base

Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the states of **Nebraska** and **Texas**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/28/2025**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-30/pdf/2024-25221.pdf>. *Federal Register*, Vol. 89, No. 210, 10/30/2024, 86349-86350.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Utah**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due

01/28/2025. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-30/pdf/2024-25223.pdf>. *Federal Register*, Vol. 89, No. 210, 10/30/2024, 86350-86351.

- Comments are requested regarding proposed flood hazard determinations, which may include additions or modifications of any Base Flood Elevation (BFE), base flood depth, Special Flood Hazard Area (SFHA) boundary or zone designation, or regulatory floodway on the Flood Insurance Rate Maps (FIRMs), and where applicable, in the supporting Flood Insurance Study (FIS) reports for communities in the state of **Colorado**, as listed in the table in the notice. The FIRM and FIS report are the basis of the floodplain management measures that the community is required either to adopt or to show evidence of having in effect in order to qualify or remain qualified for participation in the National Flood Insurance Program (NFIP). Comments are due **01/21/2025**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-11-07/pdf/2024-25878.pdf>. *Federal Register*, Vol. 89, No. 216, 11/07/2024, 88300-88301.

FinCEN Clarifies Public Utility Exemption Under BOI Reporting Rule.

The Financial Crimes Enforcement Network (FinCEN) issued a final rule to clarify an exemption under the beneficial ownership information (BOI) reporting rule. The final rule modifies the language exempting certain public utilities from the definition of "reporting company" in the

BOI reporting rule to more clearly implement the language of the exemption found in the Corporate Transparency Act (CTA). The final rule clarifies that certain telecommunications services providers are exempt from reporting requirements under CTA. The final rule is effective **10/18/2024**. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-18/pdf/2024-23920.pdf>.

Federal Register, Vol. 89, No. 202, 10/18/2024, 83782-83783.

IRS Issues Final Rule on Withholding on Certain Distributions.

The Internal Revenue Service (IRS) issued a final rule regarding income tax withholding on certain periodic payments and nonperiodic distributions from employer deferred compensation plans, individual retirement plans, and commercial annuities that are not eligible rollover distributions. The final rule addresses a payor's obligation to withhold income taxes in the circumstances in which payments or distributions are made to payees outside of the United States as further explained in the final rule. The final rule is effective **10/21/2024**. See the final rule for dates of applicability. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-21/pdf/2024-24224.pdf>.

Federal Register, Vol. 89, No. 203, 10/21/2024, 84079-84083.

IRS Implements Advanced Manufacturing Investment and Production Credits.

- IRS issued a final rule to implement the advanced manufacturing investment credit established by the

CHIPS Act of 2022 to incentivize the manufacture of semiconductors and semiconductor manufacturing equipment within the United States. The final rule adopts with certain modifications rules proposed in the first of two proposed rules to implement the credit, other than proposed rules regarding the elective payment election that were addressed in the final rule adopted in connection with the second notice of proposed rulemaking. The final rule provides the eligibility requirements for the credit, and a special 10-year credit recapture rule that applies if there is a significant transaction involving the material expansion of semiconductor manufacturing capacity in a foreign country of concern. The final rule is effective **12/23/2024**. See the final rule for dates of applicability. The final rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-23/pdf/2024-23857.pdf>. *Federal Register*, Vol. 89, No. 205, 10/23/2024, 84732-84763.

- IRS issued a final rule regarding the advanced manufacturing production credit established by the Inflation Reduction Act to incentivize the production of eligible components within the United States. Eligible components include certain solar energy components, wind energy components, inverters, qualifying battery components, and applicable critical minerals. The final rule also addresses specific recordkeeping and reporting requirements. The final rule effects eligible taxpayers who produce and sell eligible components and intend to claim the benefit of an advanced manufacturing production

credit, including by making elective payment or credit transfer elections. The final rule is effective **12/27/2024**. The final rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-28/pdf/2024-24840.pdf>. *Federal Register*, Vol. 89, No. 208, 10/28/2024, 85798-85846.

IRS Issues Proposed Rule on Energy Efficient Home Improvement Credit.

IRS issued a proposed rule regarding the energy efficient home improvement credit as modified by the Inflation Reduction Act. The proposed rule would affect manufacturers of specified property who want to become qualified manufacturers and eligible taxpayers who place in service certain home improvement property. The proposed rule would provide rules for manufacturers of specified property to register to be qualified manufacturers and satisfy certain other requirements, and rules for taxpayers to calculate the credit. Comments are due **12/24/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-25/pdf/2024-24110.pdf>. *Federal Register*, Vol. 89, No. 207, 10/25/2024, 85099-85117.

FHFA Proposes Revisions to Federal Home Loan Bank System Board of Directors and Executive Management.

The Federal Housing Finance Agency (FHFA) issued a proposed rule to revise regulations which address boards of directors and overall corporate governance of the Federal Home Loan Banks (Banks) and the Bank System's

Office of Finance to update and clarify regulatory requirements on a variety of topics including: FHFA's annual designation of Bank directorships; Bank director eligibility and professional qualifications; nomination, election, and removal of Bank directors; the conduct of System board and committee meetings; conflicts of interest; and the respective responsibilities of System boards of directors and executive management. Comments are due **02/03/2025**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-11-04/pdf/2024-24767.pdf>. *Federal Register*, Vol. 89, No. 213, 11/04/2024, 87730-87758.

SBA Proposes to Make ALP Express Pilot Permanent.

The Small Business Administration (SBA) issued a proposed rule to make permanent the increased delegated authorities made available under the ALP Express Pilot for Certified Development Companies (CDCs) approved for the Accredited Lenders Program (ALP). The increased delegated authorities for 504 loans of \$500,000 or less (ALP Express authority) were authorized under the Economic Aid to Hard-hit Small Businesses, Nonprofits, and Venues Act (Economic Aid Act). The ALP Express Pilot expires **10/30/2025**. SBA has proposed to make the pilot permanent. Comments are due **11/25/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24753.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84831-84836.

SBA Proposes to Increase Participation on Multiple Award Contracts.

SBA issued a proposed rule that would apply the Rule of Two to multiple-award contract task and delivery orders, with some exceptions. Under the Rule of Two, unless an exception applies, SBA must set aside the award for small businesses where there is a reasonable expectation of receiving offers from two or more small-business contract holders under the multiple-award contract that are competitive in terms of price, quality, and delivery. Comments are due **12/24/2024**. The proposed rule may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-25/pdf/2024-24716.pdf>. *Federal Register*, Vol. 89, No. 207, 10/25/2024, 85072-85077.

SBA Seeks Comment on Customer Experience Collection.

SBA seeks comment regarding an information collection titled, Improving Customer Experience. The information collection provides a means to garner customer and stakeholder feedback in an efficient, timely manner in accordance with SBA's commitment to improve customer service delivery. Comments are due **11/12/2024**. The notice may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-11/pdf/2024-23583.pdf>. *Federal Register*, Vol. 89, No. 198, 10/11/2024, 82672-82673.

FSA Announces Second Round of Payments to ELRP Participants.

The Farm Service Agency (FSA) announced it is issuing a second round of payments for Emergency Livestock Relief Program (ELRP) 2022 participants. The payments will be subject to a modified

payment calculation in compliance with a court order currently in effect as further explained in the notice. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-30/pdf/2024-25209.pdf>. *Federal Register*, Vol. 89, No. 210, 10/30/2024, 86310-86311.

Agencies Seeks Applications for Grant Programs.

- The Rural Business-Cooperative (RBC) issued a notice of funding availability (NOFA) for grant, guaranteed loan, and combined grant and guaranteed loan applications under the Rural Energy for America Program (REAP). The NOFA is applicable for Fiscal Years (FY) 2025, 2026, and 2027. See the NOFA for application deadlines and details. The NOFA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-16/pdf/2024-23854.pdf>. *Federal Register*, Vol. 89, No. 200, 10/16/2024, 83449-83455.
- The Rural Business-Cooperative (RBC) issued a notice of solicitation of applications (NOSA) for grants under the Rural Business Development Grant (RBDG) Program for fiscal year (FY) 2025. The purpose of the RBDG Program is to promote economic development and job creation projects through the awarding of grant funds to eligible entities. See the NOSA for application details and deadlines. The NOSA may be viewed at: <https://www.govinfo.gov/content/pkg/FR-2024-10-18/pdf/2024-20344.pdf>. *Federal Register*, Vol. 89, No. 202, 10/18/2024, 83827-83833.

- The Rural Utilities Service (RUS) issued a notice of funding opportunity (NOFO) for applications under the Guarantees for Bonds and Notes Issued for Utility Infrastructure Purposes Program (the 313A Program) for Fiscal Year 2025. The purpose of the 313A Program is to guarantee loans to selected applicants. The proceeds of the guaranteed loan are to be used (a) to make utility infrastructure loans, or (b) to refinance bonds or notes issued for such purposes to a borrower that has at any time received, or is eligible to receive, a loan under the Rural Electrification Act, as amended. The NOFO may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-25/pdf/2024-24930.pdf>. *Federal Register*, Vol. 89, No. 207, 10/25/2024, 85148-85152.

RHS Extends Waivers for Direct and Guaranteed Manufactured Housing Pilots.

The Rural Housing Service (RHS) extended the period to waive two regulatory requirements for the Section 502 Direct and Guaranteed Manufactured Housing program, while RHS completes the rulemaking to remove regulatory barriers to assist eligible applicants by improving the ease of the pilot program used for very low to moderate-income homeowners that seek to purchase more affordable housing. The notice briefly discusses the waivers RHS intends to continue and provides contact information for additional details about the pilot. The effective date of the two regulatory waivers is **11/04/2024**. The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-10-11/pdf/2024-23506.pdf>.
Federal Register, Vol. 89, No. 198, 10/11/2024, 82484-82486.

RHS Seeks Comment on Recording Certain Deed Restrictions.

RHS issued a proposed rule to amend the current regulation for the Multifamily Housing (MFH) Guaranteed Rural Rental Housing Program (GRRHP). The intent of the proposed rule is to codify the restrictive use language within the GRRHP regulation to clarify that a separate deed restriction must be recorded. The change will allow RHS to maintain and preserve affordable housing for low- and moderate-income households. Comments are due **01/06/2025**. The proposed rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-11-05/pdf/2024-25713.pdf>.
Federal Register, Vol. 89, No. 214, 11/05/2024, 87801-87803.

CFTC Issues Final Rule on Provisions Common to Registered Entities.

The Commodity Futures Trading Commission (CFTC) issued a final rule to adopt amendments to regulations under the Commodity Exchange Act that govern how registered entities submit self-certifications, and requests for approval, of rules, rule amendments, and new products for trading and clearing, as well as CFTC's review and processing of such submissions. The amendments are intended to clarify, simplify, and enhance the utility of regulations for registered entities, market participants, and CFTC. The final rule is effective **12/09/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-11-05/pdf/2024-25713.pdf>.

[R-2024-11-07/pdf/2024-24388.pdf](https://www.govinfo.gov/content/pkg/FR-2024-11-07/pdf/2024-24388.pdf).
Federal Register, Vol. 89, No. 216,
11/07/2024, 88594-88629.

SEC Adopts Updates to EDGAR Filer Manual.

The Securities and Exchange Commission (SEC) issued a final rule to adopt amendments to Volume II of the Electronic Data Gathering, Analysis, and Retrieval system Filer Manual (EDGAR Filer Manual) and related rules and forms as further explained in the final rule. EDGAR Release 24.3 was deployed in the EDGAR system **09/16/2024**. The final rule is effective **10/22/2024**. The final rule may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24355.pdf>.
Federal Register, Vol. 89, No. 204,
10/22/2024, 84280-84281.

NCUA Seek Comment on Information Collections.

- The National Credit Union Administration (NCUA) seeks comment regarding an information collection titled, NCUA Profile, NCUA Form 4501A. Credit union information collected through the Profile is essential to NCUA supervision of federal credit unions and facilitates the NCUA monitoring of other credit unions with share accounts insured by National Credit Union Share Insurance Fund (NCUSIF). Comments are due **11/18/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-18/pdf/2024-24092.pdf>. *Federal Register*, Vol. 89, No. 202, 10/18/2024, 83909-83911.

- NCUA seeks comment regarding an information collection titled, Corporate Credit Union Monthly Call Report and Annual Report of Officers. The financial and statistical information is essential to NCUA in carrying out its responsibility for supervising corporate credit unions. The branch information is utilized by NCUA to monitor financial conditions in corporate credit unions, and to allocate supervision and examination resources. Comments are due **11/21/2024**. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-22/pdf/2024-24329.pdf>. *Federal Register*, Vol. 89, No. 204, 10/22/2024, 84400-84401.
- NCUA seeks comment regarding an information collection titled, Appeals Procedures, 12 CFR 746, Subpart B. Part 746, subpart B, will govern most authorized appeals to NCUA of adverse determinations made at program office levels under NCUA regulations that permit such an appeal. The procedures are intended to result in greater efficiency, consistency, and better understanding of the way in which matters under covered regulations may be appealed to NCUA. Comments are due within 30 days of publication of the notice. The notice may be viewed at:
<https://www.govinfo.gov/content/pkg/FR-2024-10-24/pdf/2024-24705.pdf>. *Federal Register*, Vol. 89, No. 206, 10/24/2024, 84936-84938.

NCUA Releases Draft 2025-2026 Budget Justification.

NCUA announced its draft “detailed business-type budget” is available for review as required by Federal statute. The proposed resources will finance NCUA’s annual operations and capital projects, both of which are necessary for NCUA to accomplish its mission of protecting the system of cooperative credit and its member-owners through effective chartering, supervision, regulation, and insurance. The briefing schedule and comment instructions are included in the supplementary information section of the notice. Comments are due **11/27/2024**.

The notice may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-04/pdf/2024-25568.pdf>.

Federal Register, Vol. 89, No. 213, 11/04/2024, 87608-87650.

VA Proposes to Extend Deadline to Request Waiver.

The Department of Veterans Affairs (VA) issued a proposed rule to amend the time period that a debtor has to request a waiver from 180 days to one year. The

amendment is necessary because the Cleland Dole Act, which was signed into law December of 2022, gives a debtor up to one year to request a waiver.

Comments are due **01/07/2025**. The proposed rule may be viewed at:

<https://www.govinfo.gov/content/pkg/FR-2024-11-08/pdf/2024-25965.pdf>.

Federal Register, Vol. 89, No. 217, 11/08/2024, 88686-88688.

Proposed Rules and Comment Due Dates

<u>Agency</u>	<u>Proposed Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Comment Due Date</u>
Farm Credit Administration (FCA)	ANPR: Loans to Similar Entities.	<i>Federal Register</i> , Vol. 89, No. 173, 09/06/2024, 72759-72763.	Dec. 05, 2024
* Federal Deposit Insurance Corporation (FDIC)	NOTICE: Extension of Comment Period for Change in Bank Control Act Proposed Rule.	<i>Federal Register</i> , Vol. 89, No. 203, 10/21/2024, 84108.	Nov. 18, 2024
* FDIC	NOTICE: Extension of Comment Period for Brokered Deposit Proposed Rule.	<i>Federal Register</i> , Vol. 89, No. 198, 10/11/2024, 82537-82538.	Nov. 21, 2024
FDIC	Recordkeeping for Custodial Accounts.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80135-80154.	Dec. 02, 2024
Federal Housing Finance Agency (FHFA)	Additional Amendments to Suspended Counterparty Program.	<i>Federal Register</i> , Vol. 89, No. 190, 10/01/2024, 79785-79789.	Dec. 02, 2024
FHFA	Unsecured Credit Limits for Federal Home Loan Banks.	<i>Federal Register</i> , Vol. 89, No. 192, 10/03/2024, 80422-80427.	Dec. 02, 2024
* FHFA	Revisions to Federal Home Loan Bank System Boards of Directors and Executive Management Regulations.	<i>Federal Register</i> , Vol. 89, No. 213, 11/04/2024, 87730-87758.	Feb. 03, 2025
Internal Revenue Service (IRS)	Corporate Alternative Minimum Tax Applicable After 2022.	<i>Federal Register</i> , Vol. 89, No. 178,	Dec. 12, 2024

		09/12/2024, 75062-75243.		
*	IRS	Energy Efficient Home Improvement Credit.	<i>Federal Register</i> , Vol. 89, No. 207, 10/25/2024, 85099-85117.	Dec. 24, 2024
	IRS	Entities Wholly Owned by Indian Tribal Governments.	<i>Federal Register</i> , Vol. 89, No. 196, 10/09/2024, 81871-81878.	Jan. 07, 2025
	Rural Housing Service (RHS)	Amendments to Single Family Housing Guaranteed Loan Program.	<i>Federal Register</i> , Vol. 89, No. 182, 09/19/2024, 76745-76749.	Nov. 18, 2024
*	RHS	Amendments to Clarify the Requirement to Record the Guaranteed Rural Rental Housing Program Deed Restriction.	<i>Federal Register</i> , Vol. 89, No. 214, 11/05/2024, 87801-87803.	Jan. 06, 2025
*	Small Business Administration (SBA)	Making Accredited Lenders Program Express Pilot Permanent.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84831-84836.	Nov. 25, 2024
*	SBA	Increasing Small Business Participation on Multiple Award Contracts.	<i>Federal Register</i> , Vol. 89, No. 207, 10/25/2024, 85072-85077.	Dec. 24, 2024
*	Veterans, Dept. of (VA)	Extending Deadline for Debtor to Request a Waiver.	<i>Federal Register</i> , Vol. 89, No. 217, 11/08/2024, 88686-88688.	Jan. 07, 2024

Final Rules and Effective Dates

<u>Agency</u>	<u>Final Rule</u>	<u>Federal Register Publication Date and Page Number</u>	<u>Effective Date</u>
*	Bureau of Consumer Financial Protection (CFPB)	NOTICE: Publication of <i>Supervisory Highlights</i> in <i>Federal Register</i> .	<i>Federal Register</i> , Vol. 89, No. 202, 10/18/2024, 83842-83849. Published: Oct. 18, 2024
*	CFPB	NOTICE: Comments Requested on Information Collection: Consumer Leasing Act, Regulation M.	<i>Federal Register</i> , Vol. 89, No. 200, 10/16/2024, 83467. Comments Due: Nov. 15, 2024
*	CFPB	NOTICE: Comments Requested on Information Collection: Mortgage Assistance Relief Services, Regulation O.	<i>Federal Register</i> , Vol. 89, No. 201, 10/17/2024, 83671. Comments Due: Nov. 18, 2024
	CFPB	NOTICE: Comments Requested on Information Collection: Survey Screening Questions.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80231-80232. Comments Due: Dec. 02, 2024
	CFPB	NOTICE: Publication of Advisory Opinion on Deceptive and Unfair Collection of Medical Debt.	<i>Federal Register</i> , Vol. 89, No. 193, 10/04/2024, 80715-80724. Dec. 03, 2024
*	CFPB	2025 Appraisals Exemption Threshold for HPMLs.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82931-82934. Jan. 01, 2025
*	CFPB	2025 Exemption Threshold for Consumer Leasing Act, Regulation M.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82934-82938. Jan. 01, 2025

*	CFPB	2025 Exemption Threshold for Truth in Lending Act, Regulation Z.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82938-82944.	Jan. 01, 2025
	CFPB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739.	Jul. 01, 2025
	CFPB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
	Commodity Futures Trading Commission (CFTC)	Revisions to Rules Affecting Commodity Pool Operators and Trading Advisors.	<i>Federal Register</i> , Vol. 89, No. 187, 09/26/2024, 78793-78815.	Nov. 25, 2024
*	CFTC	Amendments to Provisions Common to Registered Entities.	<i>Federal Register</i> , Vol. 89, No. 216, 11/07/2024, 88594-88629.	Dec. 09, 2024
	Department of Labor (DOL)	Defining and Delimiting the Exemptions for Executive, Administrative, Professional, Outside Sales, and Computer Employees.	<i>Federal Register</i> , Vol. 89, No. 82, 04/26/2024, 32842-32973.	Jul. 01, 2024 Sections 541.600(a)(2) and 541.601(a)(2) applicable beginning Jan. 01, 2025
	Farm Credit Administration (FCA)	Cyber Risk Management Regulation.	<i>Federal Register</i> , Vol. 88, No. 236, 12/11/2023, 85825-85833.	Jan. 01, 2025
	FCA	Risk-Weighting of High Volatility Commercial Real Estate Exposures.	<i>Federal Register</i> , Vol. 89, No. 70, 04/10/2024, 25117-25130.	Jan. 01, 2025

* Farm Service Agency (FSA)	NOTICE: Second Round of Payments for Emergency Livestock Relief Program (ELRP) 2022 Participants.	<i>Federal Register</i> , Vol. 89, No. 210, 10/30/2024, 86310-86311.	Issued: Oct. 30, 2024
* Federal Deposit Insurance Corporation (FDIC)	Amendments to FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of FDIC's Name or Logo Rule. Extension of Mandatory Compliance Date for FDIC Official Signs and Advertising Requirements, False Advertising, Misrepresentation of Insured Status, and Misuse of the FDIC's Name or Logo.	<i>Federal Register</i> , Vol. 89, No. 12, 01/18/2024, 3504-3532. <i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84261-84262.	Apr. 01, 2024 Mandatory Compliance: Jan. 01, 2025 May 01, 2025
FDIC	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit	Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024
* FDIC	NOTICE: 2025 Designated Reserve Ratio.	<i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84349-84350.	Issued: Oct. 22, 2024
* FDIC	NOTICE: Updated Notice of Financial Institutions in Liquidation.	<i>Federal Register</i> , Vol. 89, No. 207,	Issued: Oct. 25, 2024

		10/25/2024, 85212.	
*	FDIC	NOTICE: Comments Requested on Information Collection: Recordkeeping and Confirmation Requirements for Securities Transactions, Notices of Branch Closure, Large-Bank Deposit Insurance Programs, Assessment Rate Adjustment Guidelines for Large and Highly Complex Institutions, and Minimum Requirements for Appraisal Management Companies.	<i>Federal Register</i> , Vol. 89, No. 203, 10/21/2024, 84136-84139. Comments Due: Nov. 20, 2024
	FDIC	NOTICE: Comments Requested on Information Collection: 2025 FDIC Survey of Deposit Insurance Awareness.	<i>Federal Register</i> , Vol. 89, No. 186, 09/25/2024, 78303-78304. Comments Due: Nov. 25, 2024
	FDIC	NOTICE: Extension of Comment Period for Deposit Data Not Currently Reported in Call Report.	<i>Federal Register</i> , Vol. 89, No. 193, 10/04/2024, 80899-80900. Comments Due: Dec. 06, 2024
	FDIC	NOTICE: Comments Requested on Information Collections: Pillar 2 Guidance, Advanced Capital Framework.	<i>Federal Register</i> , Vol. 89, No. 197, 10/10/2024, 82242-82243. Comments Due: Dec. 09, 2024
*	FDIC	NOTICE: Comments Requested on Information Collections: Credit Risk Retention.	<i>Federal Register</i> , Vol. 89, No. 203, 10/21/2024, 84134-84136. Comments Due: Dec. 20, 2024
*	FDIC	NOTICE: Comments Requested on Information Collection: FDIC National Survey of Unbanked and Underbanked Households.	<i>Federal Register</i> , Vol. 89, No. 207, 11/25/2024, 85211-85212. Comments Due: Dec. 24, 2024

*	FDIC	NOTICE: Comments Requested on Information Collections: Application for Consent to Exercise Trust Powers, Joint Standards for Assessing Diversity Policies and Practices, and Computer Security Incident Notification Requirements.	<i>Federal Register</i> , Vol. 89, No. 214, 11/05/2024, 87877-87879.	Comments Due: Jan. 06, 2025
	FDIC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.	Oct. 01, 2025
*	Federal Emergency Management Agency (FEMA)	NOTICE: Adjustment of Countywide Per Capita Impact Indicator.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84914-84915.	Oct. 01, 2024
*	FEMA	NOTICE: Adjustment of Small Project Subgrants.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84906.	Oct. 01, 2024
*	FEMA	NOTICE: Adjustment of Minimum Project Worksheet Amount.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84907-84908.	Oct. 01, 2024
*	FEMA	NOTICE: Adjustment of Statewide Per Capita Impact Indicator.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84912.	Oct. 01, 2024
*	FEMA	NOTICE: Adjustment of Award Amount Adjustment for Serious Needs Assistance.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84922.	Oct. 01, 2024
*	FEMA	NOTICE: Adjustmenrt of Maximum Amount of Assistance Under the Individuals and Households Program.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84923-84924.	Oct. 01, 2024

* FEMA	NOTICE: Increase in Countywide Per Capita Impact Indicator.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84914-84915.	Issued: Oct. 24, 2024
* FEMA	NOTICE: Adjustment of Disaster Grant Amounts.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84906.	Issued: Oct. 24, 2024
* FEMA	NOTICE: Adjustment of Minimum Project Worksheet Amount.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84907-84908.	Issued: Oct. 24, 2024
* FEMA	NOTICE: Adjustment to Statewide Per Capita Impact Indicator.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84912.	Issued: Oct. 24, 2024
* FEMA	NOTICE: Adjustment to Award Amount for Serious Needs Assistance.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84922.	Issued: Oct. 24, 2024
* FEMA	NOTICE: Adjustment to Maximum Amount of Assistance Under the Individuals and Households Program.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84923-84924.	Issued: Oct. 24, 2024
* FEMA	Installment Payment Plan Option for Annual Flood Insurance Premiums.	<i>Federal Register</i> , Vol. 89, No. 212, 11/01/2024, 87299-87370.	Dec. 31, 2024
Federal Reserve Board (FRB)	NOTICE: Comments Requested on Information Collection: Policy Impact Survey.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80242-80243.	Comments Due: 60 days After Publication in <i>Federal Register</i>
FRB	Community Reinvestment Act.	<i>Federal Register</i> , Vol. 89, No. 22,	Apr. 01, 2024

	PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit	Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Reporting, Recordkeeping, and Disclosure Requirements Associated with CFPB's Home Mortgage Disclosure Act Loan/Application Register Required by Regulation C.	<i>Federal Register</i> , Vol. 89, No. 209, 10/29/2024, 85969-85970. Issued: Oct. 29, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation Z.	<i>Federal Register</i> , Vol. 89, No. 209, 10/29/2024, 85972. Issued: Oct. 29, 2024
*	FRB	NOTICE: Final Approval of Information Collection: Recordkeeping and Disclosure Requirements Associated with CFPB's Regulation B.	<i>Federal Register</i> , Vol. 89, No. 209, 10/29/2024, 85974. Issued: Oct. 29, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Application Form for Membership on the Community Advisory Council.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79588-79590. Comments Due: Nov. 29, 2024
	FRB	NOTICE: Comments Requested on Information Collection: Procurement Solicitation Package.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79590-79591. Comments Due: Nov. 29, 2024

FRB	NOTICE: Comments Requested on Information Collection: Report of Selected Money Market Rates.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79592-79594.	Comments Due: Nov. 29, 2024
FRB	NOTICE: Comments Requested on Information Collection: Complex Institution Liquidity Monitoring Report.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80240-80241.	Comments Due: Dec. 02, 2024
FRB	NOTICE: Comments Requested on Information Collection: Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80241-80242.	Comments Due: Dec. 02, 2024
FRB	NOTICE: Comments Requested on Information Collection: Domestic Branch Application.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80243-80244.	Comments Due: Dec. 02, 2024
FRB	NOTICE: Comments Requested on Information Collections: The Financial Statements for Holding Companies and Capital Assessments and Stress Testing Reports.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80244-80246.	Comments Due: Dec. 02, 2024
FRB	NOTICE: Comments Requested on Information Collection: Supervisory and Regulatory Survey.	<i>Federal Register</i> , Vol. 89, No. 191, 10/02/2024, 80246-80247.	Comments Due: Dec. 02, 2024
FRB	NOTICE: Comments Requested on Operational Aspects of Federal Reserve Bank Extensions of Discount Window and Intraday Credit.	<i>Federal Register</i> , Vol. 89, No. 175, 09/10/2024, 73415-73418.	Comments Due: Dec. 09, 2024
FRB	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 89, No. 209,	Comments Due: Dec. 30, 2024

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	Collection: Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies.	10/29/2024, 85971-85972.	
*	FRB	NOTICE: Comments Requested on Information Collection: Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance.	<i>Federal Register</i> , Vol. 89, No. 209, 10/29/2024, 85973-85974.
			Comments Due: Dec. 30, 2024
*	FRB	2025 Appraisals Exemption Threshold for HPMLs.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82931-82934.
			Jan. 01, 2025
*	FRB	2025 Exemption Threshold for Consumer Leasing Act, Regulation M.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82934-82938.
			Jan. 01, 2025
*	FRB	2025 Exemption Threshold for Truth in Lending Act, Regulation Z.	<i>Federal Register</i> , Vol. 89, No. 199, 10/15/2024, 82938-82944.
			Jan. 01, 2025
	FRB	Inflation Adjustments to Regulation CC, Availability of Funds and Collection of Checks.	<i>Federal Register</i> , Vol. 89, No. 98, 05/20/2024, 43737-43739.
			Jul. 01, 2025
	FRB	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580.
			Oct. 01, 2025
*	Financial Crimes Enforcement Network (FinCEN)	Clarification of Public Utility Exemption Under Beneficial Ownership Information Reporting Rule.	<i>Federal Register</i> , Vol. 89, No. 202, 10/18/2024, 83782-83783.
			Oct. 18, 2024

FinCEN	NOTICE: Comments Requested on Information Collection: Purchases of Bank Checks and Drafts, Cashier's Checks, Money Orders, and Traveler's Checks.	<i>Federal Register</i> , Vol. 89, No. 180, 09/17/2024, 76187-76190.	Comments Due: Nov. 18, 2024
FinCEN	Anti-Money Laundering Regulations for Residential Real Estate Transfers.	<i>Federal Register</i> , Vol. 89, No. 168, 08/29/2024, 70258-70294.	Dec. 01, 2025
FinCEN	AML/CFT Program and SAR Filing Requirements for Registered Investment Advisers and Exempt Reporting Advisers.	<i>Federal Register</i> , Vol. 89, No. 171, 09/04/2024, 72156-72278.	Jan. 01, 2026
* Housing and Urban Development, Dept. of (HUD)	NOTICE: Comments Requested on Information Collection: Housing Counseling Agency Activity Reports.	<i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84375.	Comments Due: Nov. 21, 2024
* HUD	NOTICE: Comments Requested on Information Collection: FHA-Insured Mortgage Loan Servicing of Delinquent, Default, and Foreclosure with Service Members Act.	<i>Federal Register</i> , Vol. 89, No. 207, 10/25/2024, 85229-85230.	Comments Due: Nov. 25, 2024
HUD	Effective Date Extended for Final Rule to Strengthen Section 184 Indian Housing Loan Guarantee Program.	<i>Federal Register</i> , Vol. 89, No. 116, 06/14/2024, 50523-50524.	Dec. 31, 2024
HUD	Modernization of Engagement with Mortgagors in Default.	<i>Federal Register</i> , Vol. 89, No. 149, 08/02/2024, 63082-63099.	Jan. 01, 2025

*	Internal Revenue Service (IRS)	Income Tax Withholding on Certain Distributions.	<i>Federal Register</i> , Vol. 89, No. 203, 10/21/2024, 84079-84083.	Oct. 21, 2024
	IRS	Requirements Related to the Mental Health Parity and Addiction Equity Act.	<i>Federal Register</i> , Vol. 89, No. 184, 09/23/2024, 77586-77751.	Nov. 22, 2024
	IRS	NOTICE: Comments Requested on Information Collection: Qualified Severance.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79692-79693.	Comments Due: Nov. 29, 2024
	IRS	NOTICE: Comments Requested on Information Collection: IRA Contribution Information, Form 5498.	<i>Federal Register</i> , Vol. 89, No. 192, 10/03/2024, 80629-80630.	Comments Due: Dec. 02, 2024
	IRS	NOTICE: Comments Requested on Information Collection: Distributions From an HSA, Archer MSA, or Medicare Advantage MSA, Form 1099-SA.	<i>Federal Register</i> , Vol. 89, No. 193, 10/04/2024, 80989.	Comments Due: Dec. 03, 2024
*	IRS	Advanced Manufacturing Investment Credit Rule.	<i>Federal Register</i> , Vol. 89, No. 205, 10/23/2024, 84732-84763.	Dec. 23, 2024
*	IRS	Advanced Manufacturing Production Credit Rule.	<i>Federal Register</i> , Vol. 89, No. 208, 10/28/2024, 85798-85846.	Dec. 27, 2024
*	National Credit Union Administration (NCUA)	NOTICE: Comments Requested on Information Collection: Appeals Procedures, 12 CFR 746.	<i>Federal Register</i> , Vol. 89, No. 206, 10/24/2024, 84936-84938.	Comments Due: 30 days from publication
*	NCUA	NOTICE: Comments Requested on Information	<i>Federal Register</i> , Vol. 89, No. 202,	Comments Due: Nov. 18, 2024

	Collection: NCUA Profile, NCUA Form 4501A.	10/18/2024, 83909-83911.	
*	NCUA	NOTICE: Comments Requested on Information Collection: Corporate Credit Union Monthly Call Report and Annual Report of Officers.	<i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84400-84401. Comments Due: Nov. 21, 2024
*	NCUA	NOTICE: NCUA Staff Draft 2025-2026 Budget Justification.	<i>Federal Register</i> , Vol. 89, No. 213, 11/04/2024, 87608-87650. Comments Due: Nov. 27, 2024
	NCUA	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
	NCUA	Amendments to Share Insurance Rules.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79397-79416. Dec. 01, 2026 Section 745.2(c)(2) Instruction 5, 745.3 Instruction 7, and 745.14 Instruction 13 Effective: Oct. 30, 2024
	Office of the Comptroller of the Currency (OCC)	Community Reinvestment Act. PRESS RELEASE: Trade Associations Sue Regulators for Exceeding Statutory Authority in New CRA Rules.	<i>Federal Register</i> , Vol. 89, No. 22, 02/01/2024, 6574-7222. https://www.aba.com/about-us/press-room/press-releases/cra-joint-trades-lawsuit Apr. 01, 2024 Amendment Nos. 29, 52, and 75 Effective: Apr. 01, 2024 through Jan. 01, 2031 Released: Feb. 05, 2024

*	OCC	<p>NOTICE: Comments Requested on Information Collection: Community Reinvestment Act Regulation.</p> <p>NOTICE: Correction to Community Reinvestment Act Regulation Information Collection.</p>	<p><i>Federal Register</i>, Vol. 89, No. 203, 10/21/2024, 84246-84248.</p> <p><i>Federal Register</i>, Vol. 89, No. 207, 10/25/2024, 85289.</p> <p>Comments Due: Nov. 20, 2024</p> <p>Issued: Oct. 25, 2024</p>
*	OCC	NOTICE: Comments Requested on Information Collection: Fiduciary Activities.	<p><i>Federal Register</i>, Vol. 89, No. 204, 10/22/2024, 84445-84447.</p> <p>Comments Due: Nov. 21, 2024</p>
*	OCC	NOTICE: Comments Requested on Information Collection: International Regulation, Part 28.	<p><i>Federal Register</i>, Vol. 89, No. 209, 10/29/2024, 86081-86082.</p> <p>Comments Due: Nov. 29, 2024</p>
*	OCC	NOTICE: Comments Requested on Information Collection: Appraisal Management Companies.	<p><i>Federal Register</i>, Vol. 89, No. 199, 10/15/2024, 83087-83088.</p> <p>Comments Due: Dec. 16, 2024</p>
*	OCC	NOTICE: Comments Requested on Information Collection: Company-Run Annual Stress Test Reporting Template and Documentation for Covered Institutions with Total Consolidated Assets of \$250 Billion or More under the Dodd-Frank Act.	<p><i>Federal Register</i>, Vol. 89, No. 209, 10/29/2024, 86079-86081.</p> <p>Comments Due: Dec. 30, 2024</p>
	OCC	Business Combinations Under Bank Merger Act.	<p><i>Federal Register</i>, Vol. 89, No. 186, 09/25/2024, 78207-78221.</p> <p>Jan. 01, 2025</p>
*	OCC	2025 Exemption Threshold for Truth in Lending Act, Regulation Z.	<p><i>Federal Register</i>, Vol. 89, No. 199,</p> <p>Jan. 01, 2025</p>

		10/15/2024, 82938-82944.	
*	OCC	Amendments to Guidelines Establishing Standards for Recovery Planning by Certain Large Insured National Banks, Insured Federal Savings Associations, and Insured Federal Branches.	<i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84255-84261. Jan. 01, 2025
	OCC	Quality Control Standards for Automated Valuation Models.	<i>Federal Register</i> , Vol. 89, No. 152, 08/07/2024, 64538-64580. Oct. 01, 2025
*	Rural Business-Cooperative Service (RBC)	NOTICE: Funding Opportunity for Rural Energy for America Program.	<i>Federal Register</i> , Vol. 89, No. 200, 10/16/2024, 83449-83455. Issued: Oct. 16, 2024
*	RBC	NOTICE: Solicitation of Applications for Rural Business Development Grant Programs.	<i>Federal Register</i> , Vol. 89, No. 202, 10/18/2024, 83827-83833. Issued: Oct. 18, 2024
	RBC	NOTICE: Comments Requested on Information Collection: Civil Rights Compliance Requirements.	<i>Federal Register</i> , Vol. 89, No. 186, 78279-78280. Comments Due: Nov. 25, 2024
*	Rural Housing Service (RHS)	NOTICE: Extension of Waiver of Regulatory Requirements for Single Family Housing Section 502 Direct and Guaranteed Manufactured Housing Pilots.	<i>Federal Register</i> , Vol. 89, No. 198, 10/11/2024, 82484-82486. Nov. 04, 2024
	RHS	NOTICE: Comments Requested on Information Collection: Civil Rights Compliance Requirements.	<i>Federal Register</i> , Vol. 89, No. 186, 78279-78280. Comments Due: Nov. 25, 2024
	RHS	Changes to Single-Family Housing Guaranteed Loan	<i>Federal Register</i> , Vol. 89, No. 158, Feb. 11, 2025

	Program Related to Special Servicing Options.	08/15/2024, 66189-66194.	
*	Rural Utilities Service (RUS)	NOTICE: Funding Opportunity for Section 313A Guarantees for Bond and Notes Issued for Utility Infrastructure Purposes Program.	<i>Federal Register</i> , Vol. 89, No. 207, 10/25/2024, 85148-85152. Issued: Oct. 25, 2024
	RUS	NOTICE: Comments Requested on Information Collection: Civil Rights Compliance Requirements.	<i>Federal Register</i> , Vol. 89, No. 186, 78279-78280. Comments Due: Nov. 25, 2024
	RUS	Revisions to OneRD Guarantee Loan Program.	<i>Federal Register</i> , Vol. 89, No. 189, 09/30/2024, 79698-79729. Nov. 29, 2024 Comments Due: Oct. 30, 2024
*	Securities and Exchange Commission (SEC)	Updated to EDGAR Filer Manual.	<i>Federal Register</i> , Vol. 89, No. 204, 10/22/2024, 84280-84281. Oct. 22, 2024
	SEC	Amendments to Regulation National Market Systems.	<i>Federal Register</i> , Vol. 89, No. 195, 10/08/2024, 81620-81774. Dec. 09, 2024
*	Small Business Administration (SBA)	NOTICE: Comments Requested on Information Collection: Improving Customer Experience Collection.	<i>Federal Register</i> , Vol. 89, No. 198, 10/11/2024, 82672-82673. Comments Due: Nov. 12, 2024
	SBA	Revisions to 504 Loan Program.	<i>Federal Register</i> , Vol. 89, No. 190, 10/01/2024, 79734-79741. Nov. 15, 2024 Comments Due: Oct. 31, 2024
	SBA	NOTICE: Comments Requested on Information Collection: Paycheck Protection Loan Program, Second Draw.	<i>Federal Register</i> , Vol. 89, No. 183, 09/20/2024, 77218. Comments Due: Nov. 19, 2024

Veterans Affairs, Dept. of (VA)	NOTICE: Comments Requested on Information Collection: VA Request for Determination of Reasonable Value.	<i>Federal Register,</i> Vol. 89, No. 197, 10/10/2024, 82304-82305.	Comments Due: Dec. 09, 2024
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* Denotes new item in the chart